

**Report to** Cabinet 14 November 2012  
**Report of** Chief finance officer  
**Subject** Revenue Budget Monitoring 2012/13 – Period 06

**Item**

**11**

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## **Purpose**

To update Cabinet on the financial position as at 30 September 2012 and the forecast outturn for the year 2012/13, in summary that:

- a) The General Fund forecast is for an under spend for the year of £1.680m
- b) The Housing Revenue Account forecast is for an under spend for the year of £1.605m
- c) General Fund and Housing Revenue Account balances are expected to remain in excess of the respective prudent level of reserves subject to recommendation 2 below and paragraph 20.
- d) Monitoring of key budgets does not indicate any unusual cause for concern

## **Recommendations**

1. To note the financial position as at 30 September 2012 and forecast outturn 2012/13;
2. To recommend to Council that the general fund prudent minimum balance is reduced from £5.517m to £4.517m (as per paragraph 19).

## **Corporate and service priorities**

The report helps to meet the corporate priority value for money services and the service plan priority to provide accurate, relevant and timely financial information.

## **Financial implications**

The financial implications of this report are set out in the text.

**Ward/s:** All wards

**Cabinet member:** Councillor Waters – Deputy leader and resources

## **Contact officers**

Caroline Ryba, Chief Finance Officer  
Mark Smith, Finance Control Manager

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## **Background documents**

Budget Reports (Council 21 February 2012)

## Report

1. Council approved budgets for the 2012/13 financial year on 21 February 2012.
2. The attached appendices show the year-to-date and forecast outturn positions for the General Fund and the Housing Revenue Account:
  - Appendix 1 shows the General Fund by Corporate Leadership Team responsibilities, and by Subjective Group
  - Appendix 2 shows the Housing Revenue Account in (near) statutory format, and by Subjective Group
  - Appendix 3 shows budget and expenditure for the year to date in graphical format.

## General Fund

3. The budgets reported include the resources financing the council's net budget requirement, so that the net budget totals zero:

<i>Service</i>	<i>Approved Budget £000s</i>
Net Budget Requirement	20,745
Pooled Non-Domestic Rates	(11,245)
Revenue Support Grant	(218)
Council Tax precept	(9,282)
<b>Total General Fund budget</b>	<b>0</b>

4. The General Fund shows a forecast outturn of an underspend of £1.680m.
5. The net forecast underspend has increased by £1.104m since the previously reported figure owing to the termination costs of the previous IT contract having been accounted for in last financial year, 2011/12, rather than in the current financial year. This has meant that the current year budget of £1.088m for repayment of internal borrowing will not be utilised.
6. Other than this, the forecast underspend is made up of a range of service budget savings, largely on staffing and supplies & services, and including both shortfalls and over-achievement of income budgets. These will continue to be monitored during the course of the year, which will in turn improve the accuracy of forecasting the relevant outturns. Significant forecast variances are detailed below.

<i>Item</i>	<i>Forecast Variance £000s</i>	<i>Commentary</i>
Business Relationship Management	(1,507)	Savings on IT services, and on budgeted repayment of IT service termination payment plus additional investment income
Corporate Management	(468)	Uncommitted contingency sums and additional non-specific grant income
Citywide Services	244	Additional waste costs and shortfall in waste income
Planning	247	Shortfall in income
HR & Learning	(144)	Salaries savings and uncommitted learning & development budget

7. The underspend to date reported of £0.623m is largely due to the timing of loan charge costs offset by low expenditure to date on supplies & services. These are under review but are not expected to have significant impact on the net forecasts.

## Housing Revenue Account

8. The budgets reported include the contribution of the net surplus/deficit to reserves, so that the net budget totals zero:

<i>Service</i>	<i>Approved Budget £000s</i>
Gross HRA Expenditure	65,580
Gross HRA Income	(66,538)
Contribution to HRA Balance	958
<b>Total net HRA budget</b>	<b>0</b>

9. The Housing Revenue Account shows a forecast outturn of an underspend of £1.605m.
10. The forecast underspend is made up of a range of service budget savings, largely on staffing and supplies & services, and including both shortfalls and over-achievement of income budgets. These will continue to be monitored during the course of the year, which will in turn improve the accuracy of forecasting the relevant outturns. Significant forecast variances are detailed below.

<i>Service</i>	<i>Forecast Variance £000s</i>	<i>Commentary</i>
Repairs & Maintenance	(347)	Underspend on responsive repairs offsetting increased void costs
Special Services	(619)	Forecast savings on fuels & utilities and contract variations
Dwelling Rent Income	(695)	Increased income resulting from lower void levels and higher average rents
Other property rents	167	Increased income expectations not yet realised

11. The underspend to date reported of £5.030m is largely due to the Repairs & Maintenance budget, where the payment profile is affected by provisions brought forward for bills relating to the last financial year, and by unavoidable delays in allocating bills received to appropriate capital and revenue codes.

## Risks

12. A risk-based review based on the size and volatility of budgets has identified a “Top 10” of key budgets where continuing application of monitoring and control systems are necessary to minimise significant threats to the council’s overall financial position. These are shown in the following table, with additional commentary below where Red or Amber flagged.

Key Risk Budgets	Budget £000s	Current Variance	Current Var %	Current RAG	Forecast Variance	Forecast Var %	RAG
Housing Benefit Payments - Council tenants	33,538	2,409	7%	RED	5,190	15%	RED
Housing Benefit Payments - Other tenants	28,215	1,204	4%	RED	-278	-1%	GREEN
HRA Repairs - Tenanted Properties	11,957	-3,845	-32%	RED	-411	-3%	AMBER
HRA Repairs - Void Properties	2,484	-422	-17%	RED	178	7%	RED
Multi-Storey Car Parks	-2,811	65	-2%	GREEN	34	-1%	GREEN
HRA Rents - Estate Properties	-55,298	-453	1%	GREEN	-861	2%	GREEN
Council Tax Benefits	14,749	0	0%	GREEN	73	0%	GREEN
City Hall	860.01	-33.66	-4%	AMBER	11.53	1%	GREEN
Corporate Management including Contingency	723.47	308.73	43%	RED	48.58	7%	RED
Private Sector Leasing Costs	2,728	-139	-5%	RED	-278	-10%	RED

- Housing Benefit Payments - Council tenants: Claimants higher than anticipated when budget set. Offset by increased Council Tax Benefit Grant.
- Housing Benefit Payments - Other tenants: Demand higher than anticipated when budget set, also higher than forecast rent increases. Offset by increased Council Tax Benefit Grant.
- HRA Repairs - Tenanted Properties: showing as Red for current variance as invoicing delays are depressing expenditure levels to date, and as Red for forecast variance as an underspend is expected.
- HRA Repairs - Void Properties: Higher number of long term (more expensive) voids undertaken early in the financial year. Offset by savings on Energy Performance Certificates and repairs to tenanted properties.

- City Hall: shown as Amber for current variance since expenditure is below expected level due to phasing of remedial works currently being undertaken
  - Corporate Management including Contingency: Variances showing as Red owing to central savings budget for which actual savings are being made across services' budgets.
  - Private Sector Leasing Costs: showing as Red for current and forecast variance owing to low level of spend; this will be offset by reduced rent income.
13. The budgets approved by Council were drawn up in the light of the reduced resources announced by the coalition government. There are risks to the current and medium term financial position from:
- Reductions in government grant – the localisation of Business Rates and of Council Tax Benefits will increase the risks to the council's financial position arising from economic conditions and policy decisions.
  - Changes in policy – if further “empowerment” of local authorities is not matched by devolved resources
  - Delivery of savings – the budget incorporates both savings measures already in place, and those planned for implementation during the year. If these savings are not achievable in full, overspends will result. With appropriate approvals these may be mitigated through provision made in the corporate contingency, up to the level of that contingency
  - Identification of further savings – work is continuing on developing proposals for additional savings to bridge the medium-term budget gap. If these proposals fall short, or are not implemented fully and in a timely manner, further budget shortfalls will result.
14. Forecast outturns, are estimates based on management assessments, formulae, and extrapolation. They may not adequately take account of variables such as:
- Bad Debts – budget reports show gross debt, i.e., invoices raised. While allowance has been made in the budget for non-collections, the current economic climate may have an adverse influence on our ability to collect money owed. This may be reflected in higher Provisions For Bad Debt.
  - Seasonal Factors – if adverse weather conditions or a worsening economic climate depress levels of trade and leisure activities in the city, there may be a negative impact on parking and other income.
  - Housing Repairs & Improvements – the rate of spend on Void properties, though closely managed, is heavily influenced by void turnaround, since transfers can create a chain of voids involving significant repair costs.

## **Financial Planning**

15. Overall levels of overspend and underspend will have an ongoing impact on the budget for following years and the size and urgency of savings requirements

16. Net overspends and underspends will be consolidated into the General Fund and Housing Revenue Account balances carried forward to 2013/14.
17. These are reflected in periodic updates to the Medium Term Financial Strategy and Housing Revenue Account Business Plan.

## Impact on Balances

18. The prudent minimum level of General Fund reserves has been assessed as £5.517m. The forecast outturn, updated to reflect the 2011/12 outturn, is as follows:

<i>Item</i>	<i>£000s</i>
Budgeted balance at 1 April 2012	(3,909)
Impact of 2011/12 outturn	106
= Balance at 1 April 2012	(3,803)
Budgeted use of balances 2012/13	300
Forecast outturn 2012/13	(1,680)
= Forecast balance at 31 March 2013	(5,183)

19. The general fund balances have been significantly reduced as a result of the finalisation of the New Deals for Communities (NDC) grant and accounting for the Steria termination payment in 2011/12.
20. The prudent level of reserves for 2012/13 included a sum of £1m for the NDC, which is now finalised. The prudent level of reserves could therefore be reduced from £5.517m to £4.517m, and Cabinet is asked to recommend this to Council. At this prudent level of reserves, the forecast general fund balance would exceed it.
21. The prudent minimum level of HRA reserves has been assessed as £2.927m. The forecast outturn, updated to reflect the 2011/12 outturn, is as follows:

<i>Item</i>	<i>£000s</i>
Budgeted balance at 1 April 2012	(14,581)
Impact of 2011/12 outturn	(144)
= Balance at 1 April 2012	(14,725)
Budgeted contribution to balances 2012/13	(958)
Forecast outturn 2012/13	(1,605)
= Forecast balance at 31 March 2013	(17,288)

22. The HRA balance is therefore expected to continue to exceed the prudent minimum. This balance will be applied to finance housing revenue and capital spend in future years, as required by the HRA Business Plan.

## Integrated impact assessment



**NORWICH**  
City Council

### Report author to complete

<b>Committee:</b>	Cabinet
<b>Committee date:</b>	17 October 2012
<b>Head of service:</b>	Chief Finance Officer
<b>Report subject:</b>	Revenue Budget Monitoring 2012/13
<b>Date assessed:</b>	28 September 2012
<b>Description:</b>	This is the integrated impact assessment for the Revenue Budget Monitoring 2012/13 report to cabinet

	Impact			
<b>Economic (please add an 'x' as appropriate)</b>	<b>Neutral</b>	<b>Positive</b>	<b>Negative</b>	<b>Comments</b>
<b>Finance (value for money)</b>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The report shows that the council monitors its budgets, considers risks to achieving its budget objectives, reviews its balances position, and is therefore able to maintain its financial standing
<b>Other departments and services e.g. office facilities, customer contact</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>ICT services</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Economic development</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Financial inclusion</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Social (please add an 'x' as appropriate)</b>	<b>Neutral</b>	<b>Positive</b>	<b>Negative</b>	<b>Comments</b>
<b>Safeguarding children and adults</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b><u>S17 crime and disorder act 1998</u></b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Human Rights Act 1998</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Health and well being</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



	Impact			
<b>Equality and diversity (please add an 'x' as appropriate)</b>	<b>Neutral</b>	<b>Positive</b>	<b>Negative</b>	<b>Comments</b>
Relations between groups (cohesion)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Eliminating discrimination & harassment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Advancing equality of opportunity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Environmental (please add an 'x' as appropriate)</b>	<b>Neutral</b>	<b>Positive</b>	<b>Negative</b>	<b>Comments</b>
Transportation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Natural and built environment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Waste minimisation & resource use	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Pollution	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Sustainable procurement	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Energy and climate change	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>(Please add an 'x' as appropriate)</b>	<b>Neutral</b>	<b>Positive</b>	<b>Negative</b>	<b>Comments</b>
Risk management	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	The report demonstrates that the council is aware of and monitors risks to the achievement of its financial strategy.

<b>Recommendations from impact assessment</b>
<b>Positive</b>
None
<b>Negative</b>
None
<b>Neutral</b>
None
<b>Issues</b>
The council should continue to monitor its budget performance in the context of the financial risk environment within which it operates.

## Budget Monitoring Summary

Year: 2012/13

Period: 06 (Sep)

**GENERAL FUND SERVICE SUMMARY**

<i>Approved Budget</i>	<i>Current Budget</i>		<i>Budget To Date</i>	<i>Actual To Date</i>	<i>Variance To Date</i>	<i>Forecast Outturn</i>	<i>Forecast Variance</i>
		<b>Business Relationship Management</b>					
0	107,038	Business Relationship Management	189,724	185,788	(3,936)	96,721	(10,317)
(19,440,102)	(18,314,983)	Finance	(15,629,034)	(17,964,456)	(2,335,422)	(18,561,058)	(246,075)
103	(1,766,104)	Procurement & Service Improvement	1,391,368	3,345,913	1,954,545	(3,017,356)	(1,251,252)
<b>(19,439,999)</b>	<b>(19,974,049)</b>	<b>Total Business Relationship</b>	<b>(14,047,942)</b>	<b>(14,432,756)</b>	<b>(384,814)</b>	<b>(21,481,692)</b>	<b>(1,507,643)</b>
		<b>Chief Executive</b>					
(486,495)	708,519	Chief Executive	(957,702)	(776,663)	181,040	233,220	(475,299)
754	754	Law & Governance	241,944	135,172	(106,772)	(24,806)	(25,560)
<b>(485,741)</b>	<b>709,273</b>	<b>Total Chief Executive</b>	<b>(715,758)</b>	<b>(641,490)</b>	<b>74,268</b>	<b>208,414</b>	<b>(500,859)</b>
		<b>Customers, Comms &amp; Culture</b>					
2,605,935	2,615,882	Communications & Culture	1,141,401	1,307,153	165,752	2,582,045	(33,837)
(164,079)	(549,360)	Customer Contact	1,101,027	1,135,750	34,723	(582,459)	(33,099)
<b>2,441,856</b>	<b>2,066,522</b>	<b>Total Customers, Comms &amp; Culture</b>	<b>2,242,428</b>	<b>2,442,904</b>	<b>200,476</b>	<b>1,999,585</b>	<b>(66,937)</b>
		<b>Operations</b>					
748,174	299,502	City Development	(1,746,600)	(2,054,695)	(308,095)	321,501	21,999
9,381,074	9,378,461	Citywide Services	3,476,023	3,534,902	58,879	9,622,195	243,734
10	10	Deputy Chief Executive	69,204	65,108	(4,096)	(8,170)	(8,180)
2,681,479	2,681,479	Neighbourhood Housing	552,012	578,976	26,964	2,702,790	21,311
2,431,779	2,434,392	Neighbourhood Services	912,966	711,356	(201,610)	2,456,457	22,065
1,519,178	1,519,178	Planning	328,612	393,669	65,057	1,766,761	247,583
266,695	266,695	Property Services	649,609	904,339	254,730	283,795	17,100
<b>17,028,389</b>	<b>16,579,717</b>	<b>Total Operations</b>	<b>4,241,826</b>	<b>4,133,654</b>	<b>(108,172)</b>	<b>17,145,328</b>	<b>565,611</b>
		<b>Strategy, People &amp; Democracy</b>					
338,434	338,434	Democratic Services	489,978	411,121	(78,857)	316,113	(22,321)
(54)	8,519	Human Resources	2,173,459	1,887,487	(285,972)	(135,309)	(143,828)
117,115	271,584	Strategy & Programme Management	224,129	183,801	(40,328)	267,824	(3,760)
<b>455,495</b>	<b>618,537</b>	<b>Total Strategy, People &amp; Democracy</b>	<b>2,887,566</b>	<b>2,482,409</b>	<b>(405,157)</b>	<b>448,628</b>	<b>(169,909)</b>
<b>0</b>	<b>0</b>	<b>Total General Fund</b>	<b>(5,391,880)</b>	<b>(6,015,279)</b>	<b>(623,399)</b>	<b>(1,679,737)</b>	<b>(1,679,737)</b>

**GENERAL FUND SUBJECTIVE SUMMARY**

<i>Approved Budget</i>	<i>Current Budget</i>		<i>Budget To Date</i>	<i>Actual To Date</i>	<i>Variance To Date</i>	<i>Forecast Outturn</i>	<i>Forecast Variance</i>
20,015,830	17,097,966	Employees	9,460,220	9,303,506	(156,714)	16,449,640	(648,326)
7,567,299	7,958,074	Premises	5,125,786	5,015,346	(110,440)	8,113,294	155,220
301,681	280,755	Transport	137,970	73,957	(64,013)	175,604	(105,151)
19,186,146	14,667,441	Supplies & Services	6,825,923	8,812,639	1,986,716	13,422,262	(1,245,179)
563,603	7,124,938	Third Party Payments	3,297,673	1,680,201	(1,617,472)	6,795,763	(329,175)
67,218,863	67,218,863	Transfer Payments	21,594,075	25,193,267	3,599,192	74,606,896	7,388,033
3,695,466	4,784,197	Capital Financing	5,731,288	2,562,078	(3,169,210)	3,831,040	(953,157)
67,084	0	Savings Proposals	0	0	0	0	0
(21,515,795)	(21,699,733)	Receipts	(10,616,098)	(10,408,049)	208,049	(20,191,306)	1,508,427
(92,379,992)	(92,669,318)	Government Grants	(46,769,839)	(48,872,863)	(2,103,024)	(100,063,537)	(7,394,219)
1,505,332	1,505,332	Centrally Managed	752,712	465,143	(287,569)	1,506,612	1,280
21,604,340	21,611,342	Recharge Expenditure	1,294,578	912,380	(382,198)	21,141,118	(470,224)
(27,829,857)	(27,879,857)	Recharge Income	(2,226,168)	(752,884)	1,473,284	(27,467,123)	412,734
<b>0</b>	<b>0</b>	<b>Total General Fund</b>	<b>(5,391,880)</b>	<b>(6,015,279)</b>	<b>(623,399)</b>	<b>(1,679,737)</b>	<b>(1,679,737)</b>

Budget Monitoring Report

Year: 2012/13

Period: 06 (Sep)

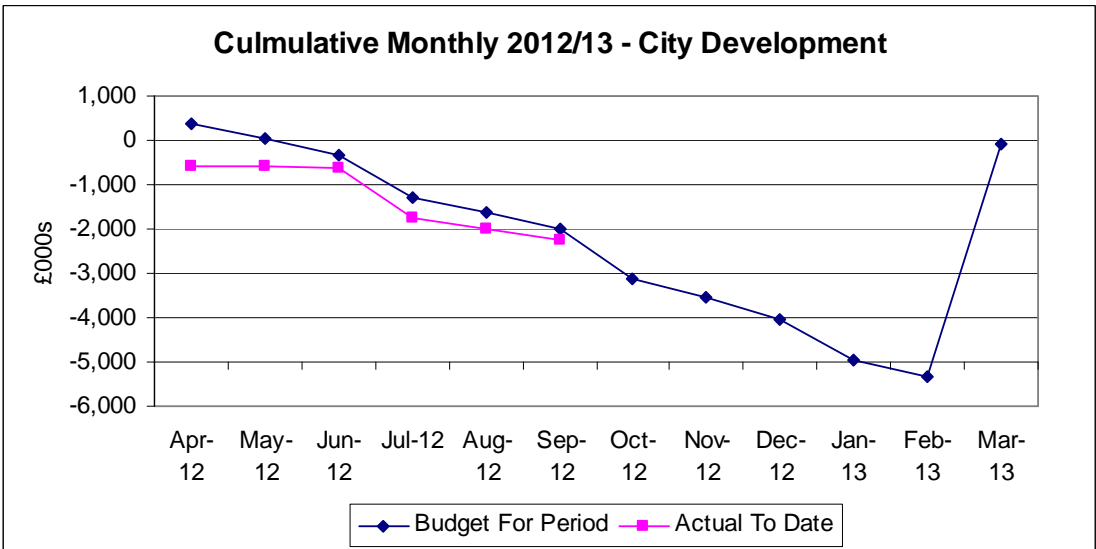
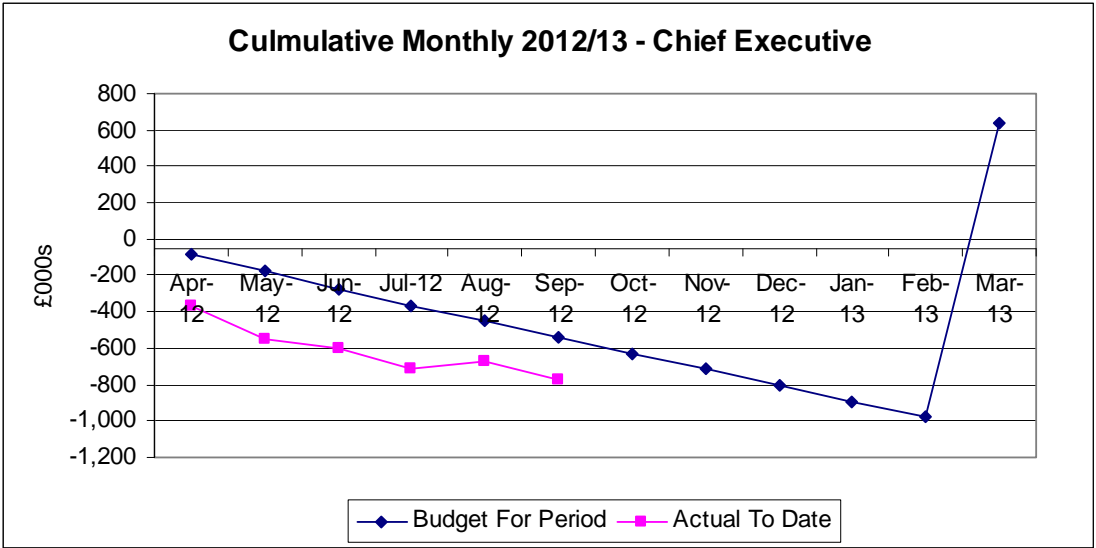
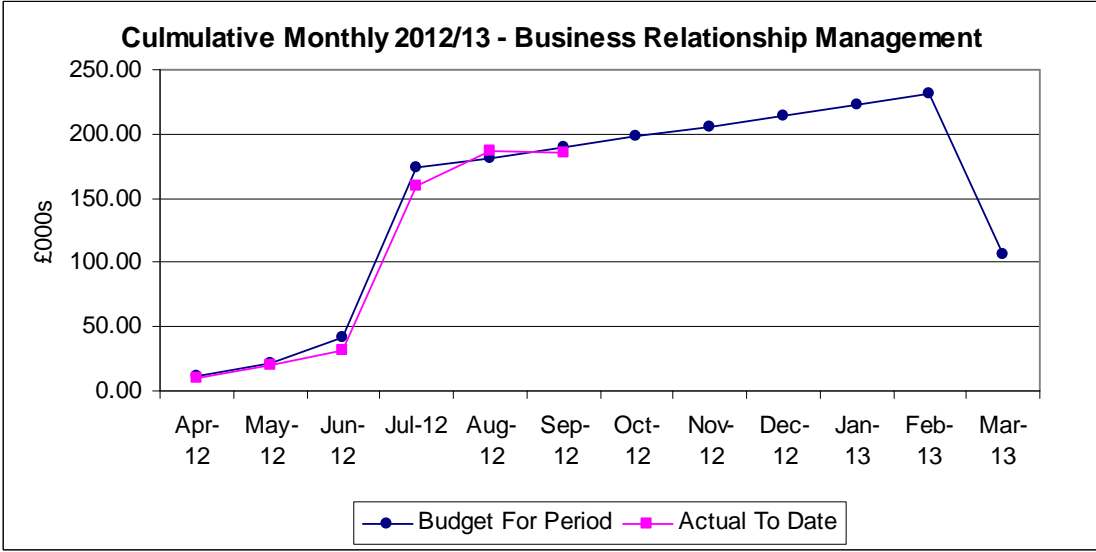
**HOUSING REVENUE ACCOUNT STATUTORY SUMMARY**

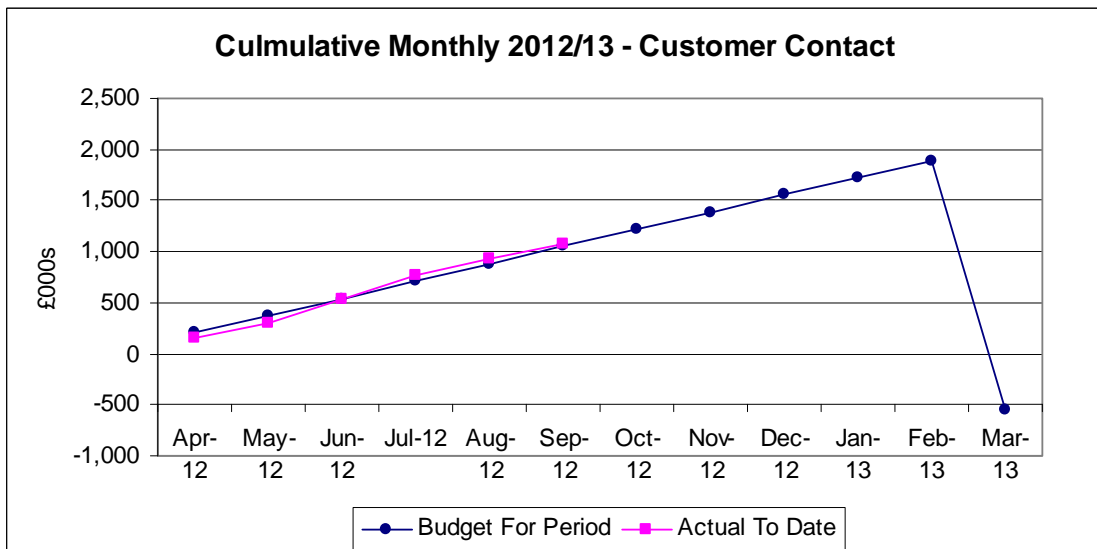
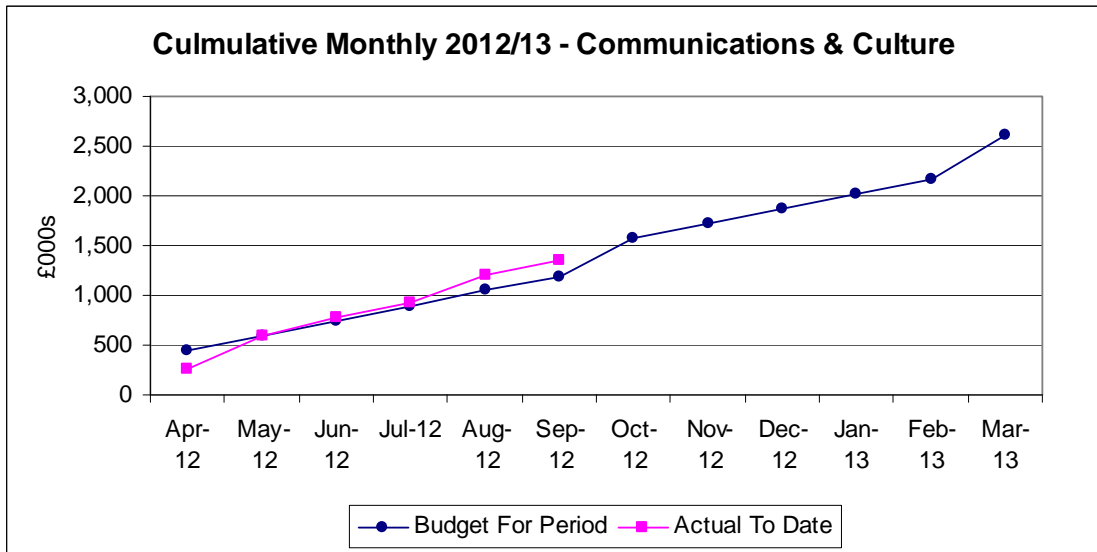
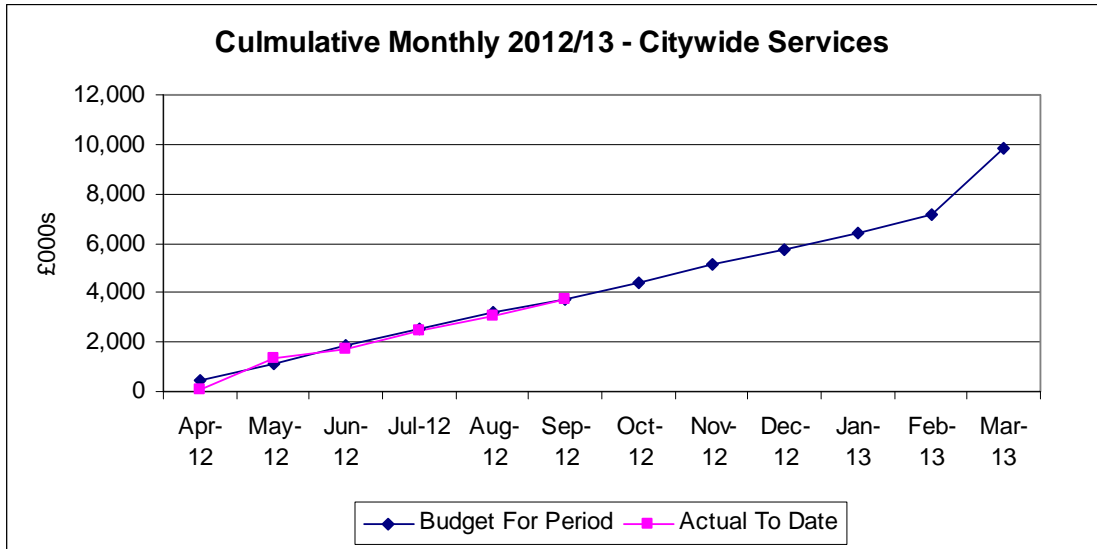
<i>Approved Budget</i>	<i>Current Budget</i>		<i>Budget To Date</i>	<i>Actual To Date</i>	<i>Variance To Date</i>	<i>Forecast Outturn</i>	<i>Forecast Variance</i>
15,560,639	15,560,639	Repairs & Maintenance	7,777,818	3,141,061	(4,636,757)	15,213,998	(346,641)
6,144,214	6,144,214	Rents, Rates, & Other Property Costs	5,946,469	6,077,931	131,462	6,377,018	232,804
10,753,613	10,772,143	General Management	3,569,495	3,743,640	174,145	10,737,536	(34,607)
5,696,238	5,696,238	Special Services	2,473,300	1,845,846	(627,454)	5,076,915	(619,323)
27,215,640	27,215,640	Depreciation & Impairment	0	0	0	27,215,640	0
215,000	215,000	Provision for Bad Debts	107,500	13,861	(93,639)	215,000	0
(55,298,270)	(55,298,270)	Dwelling Rents	(28,755,122)	(29,124,575)	(369,453)	(55,993,004)	(694,734)
(2,383,135)	(2,383,135)	Garage & Other Property Rents	(1,215,726)	(1,135,818)	79,908	(2,215,628)	167,507
20	20	Housing Subsidy	0	0	0	20	0
(9,785,488)	(9,785,488)	Service Charges - General	(5,070,318)	(4,729,144)	341,174	(10,030,730)	(245,242)
10	10	Miscellaneous Income	0	(24,403)	(24,403)	(44,642)	(44,652)
2,766,239	2,747,709	Adjustments & Financing Items	(24,839)	(30,704)	(5,865)	2,727,525	(20,184)
(734,720)	(734,720)	Amenities shared by whole community	0	0	0	(734,720)	0
(150,000)	(150,000)	Interest Received	0	0	0	(150,000)	0
<b>0</b>	<b>0</b>	<b>Total Housing Revenue Account</b>	<b>(15,191,423)</b>	<b>(20,222,304)</b>	<b>(5,030,881)</b>	<b>(1,605,071)</b>	<b>(1,605,071)</b>

**HOUSING REVENUE ACCOUNT SUBJECTIVE SUMMARY**

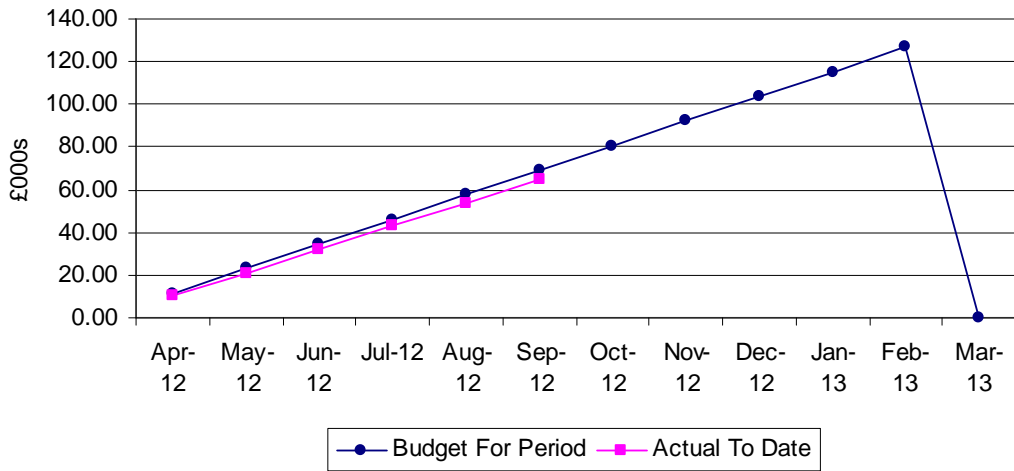
<i>Approved Budget</i>	<i>Current Budget</i>		<i>Budget To Date</i>	<i>Actual To Date</i>	<i>Variance To Date</i>	<i>Forecast Outturn</i>	<i>Forecast Variance</i>
7,546,466	7,475,980	Employees	3,541,776	4,397,519	855,743	8,160,092	684,112
24,436,463	24,436,463	Premises	15,033,125	10,386,117	(4,647,008)	23,710,328	(726,135)
169,460	168,782	Transport	84,444	12,349	(72,095)	36,352	(132,430)
3,894,458	3,888,056	Supplies & Services	1,188,579	514,497	(674,082)	3,303,434	(584,622)
259,000	355,096	Third Party Payments	58,144	22,474	(35,670)	344,505	(10,591)
4,768,776	4,768,776	Recharge Expenditure	642,528	0	(642,528)	4,602,729	(166,047)
28,686,629	28,686,629	Capital Financing	0	0	0	28,686,629	0
(68,726,073)	(68,744,603)	Receipts	(35,595,749)	(35,451,967)	143,782	(69,481,108)	(736,505)
(239,476)	(239,476)	Government Grants	(119,736)	(103,293)	16,443	(221,398)	18,078
(2,122,703)	(2,122,703)	Recharge Income	(24,534)	0	24,534	(2,073,635)	49,068
1,327,000	1,327,000	Rev Contribs to Capital	0	0	0	1,327,000	0
<b>0</b>	<b>0</b>	<b>Total Housing Revenue Account</b>	<b>(15,191,423)</b>	<b>(20,222,304)</b>	<b>(5,030,881)</b>	<b>(1,605,071)</b>	<b>(1,605,071)</b>

Budget & Expenditure – Monthly by Service Graphs

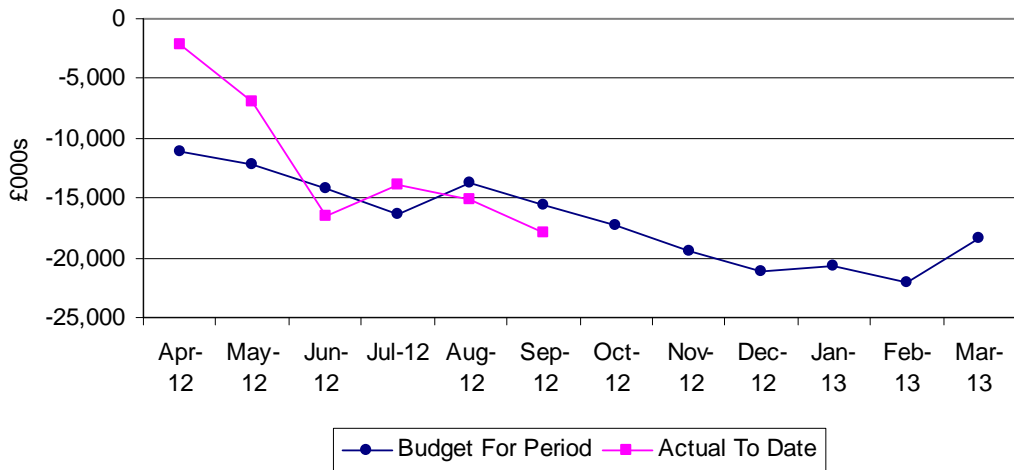




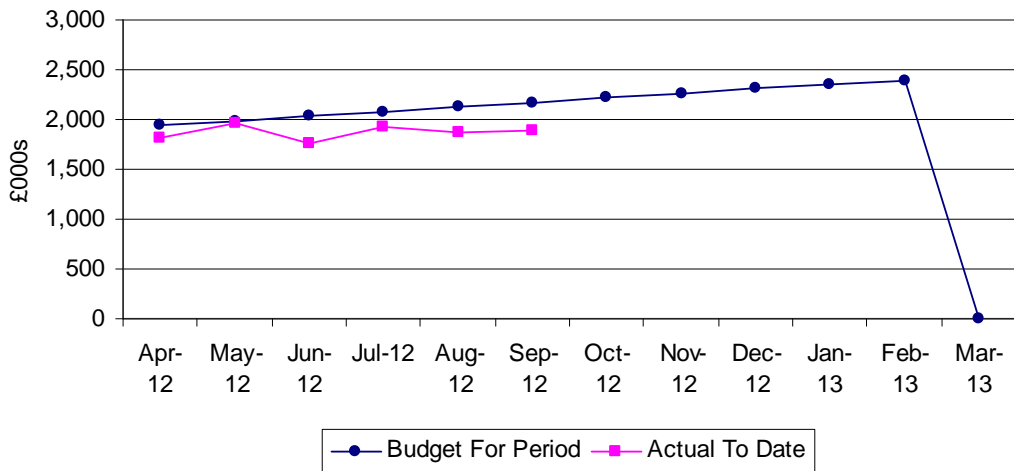
**Culmulative Monthly 2012/13 - Deputy Chief Executive**

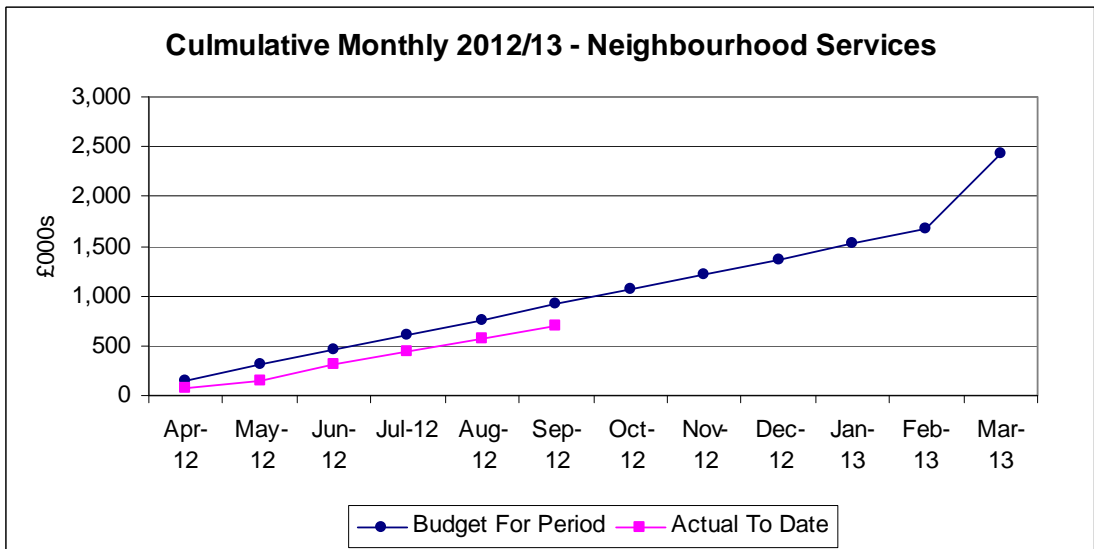
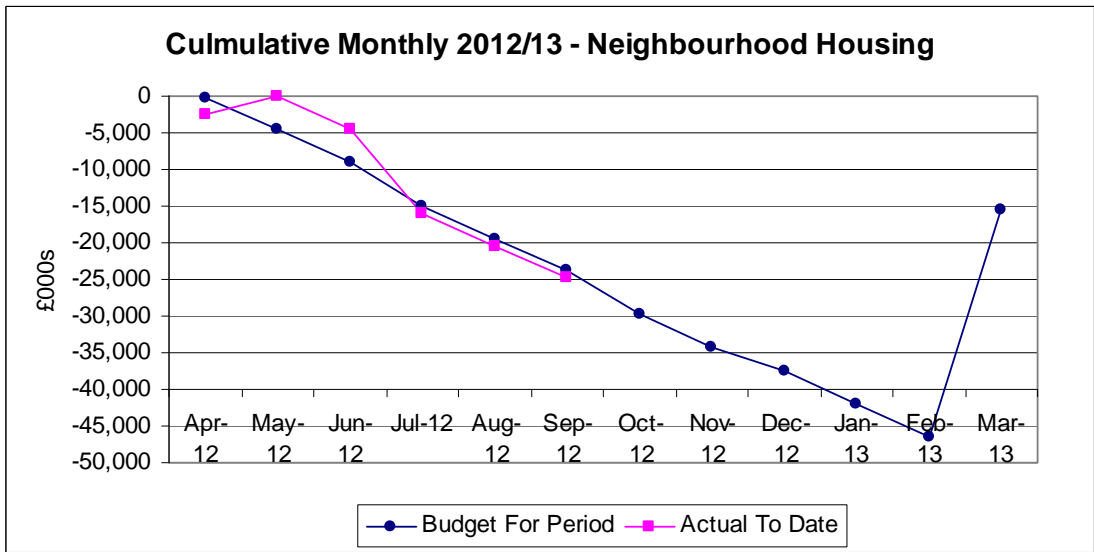
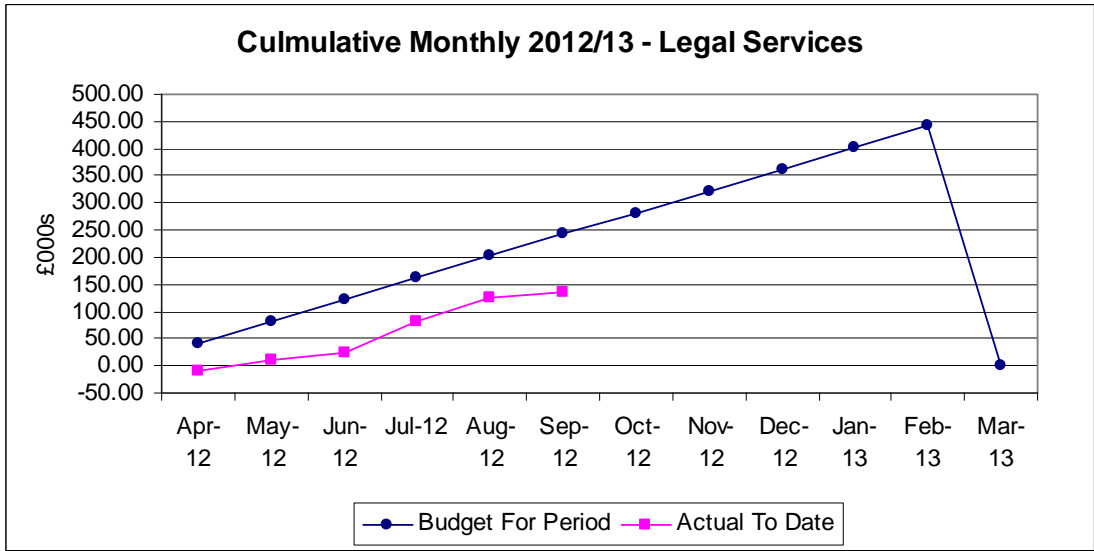


**Culmulative Monthly 2012/13 - Finance**

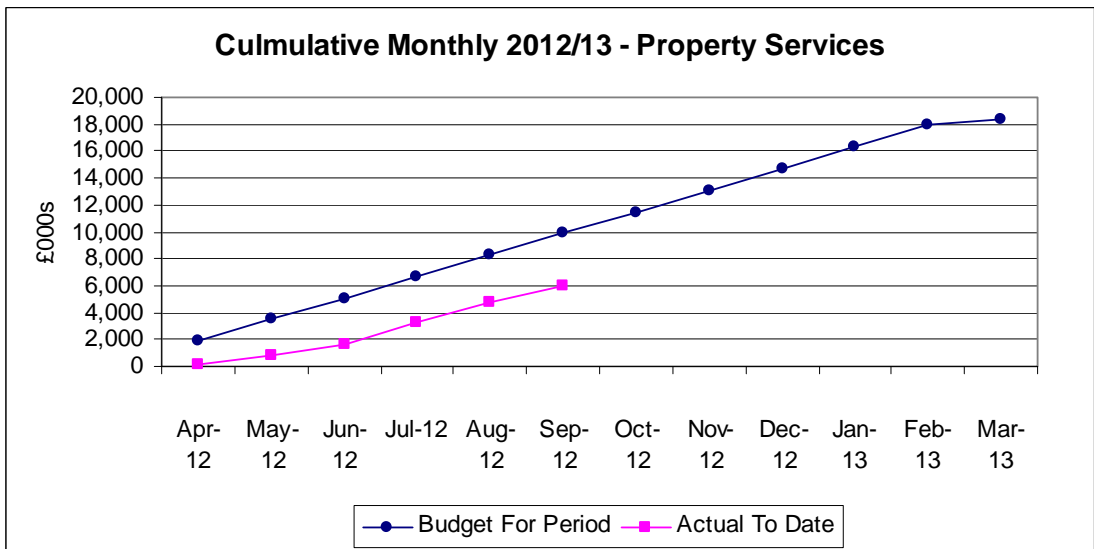
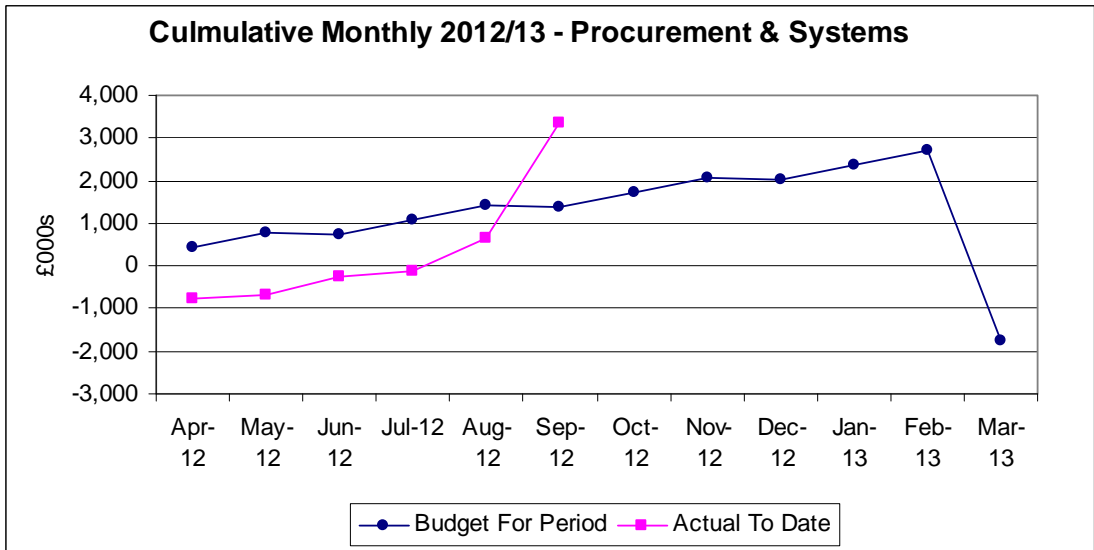
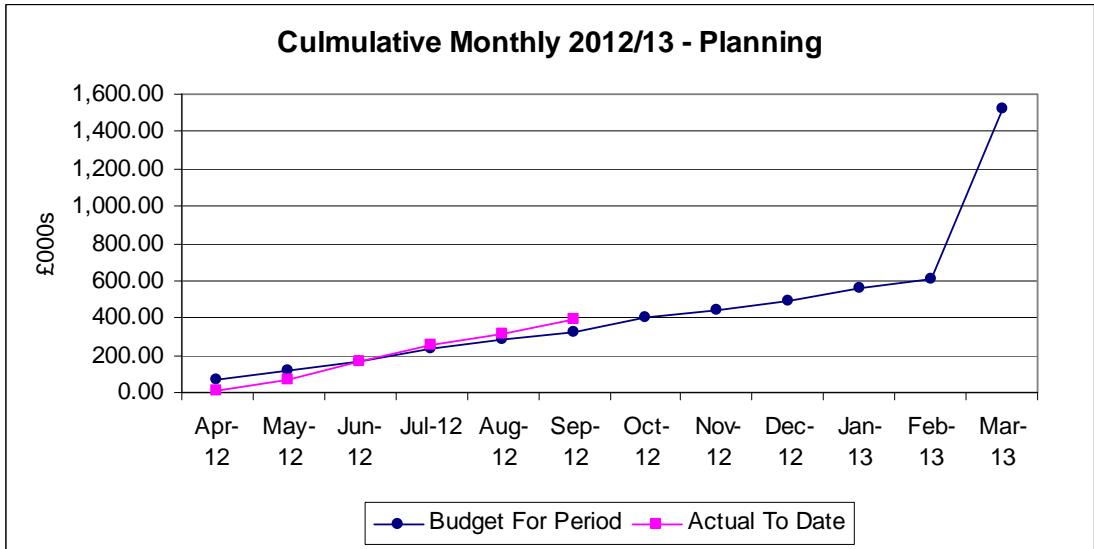


**Culmulative Monthly 2012/13 - HR & Learning**

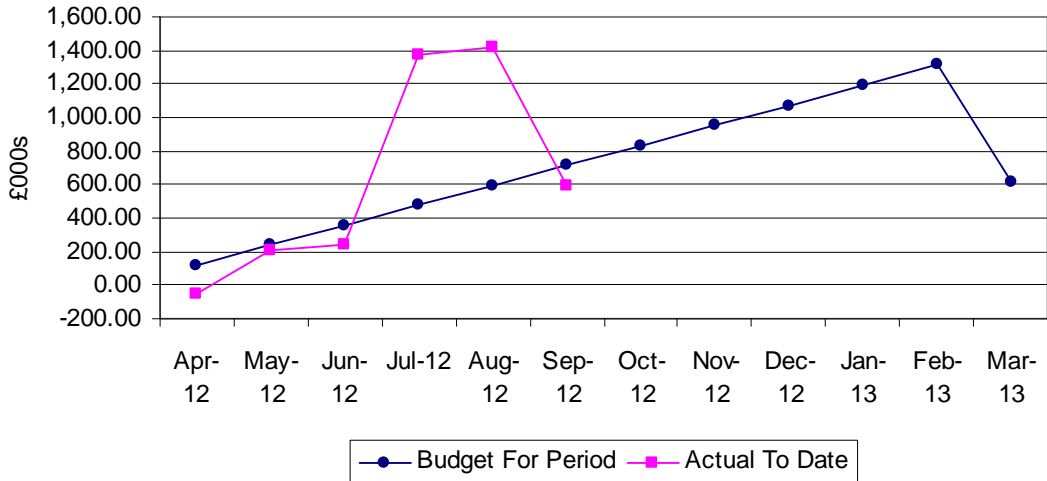








### Culmulative Monthly 2012/13 - Strategy, People & Democracy



### Culmulative Monthly 2012/13 Norwich City Council (Revenue)

